

Lincoln Financial Group Privacy Notice

2004

Your Privacy is Important to Us

One of our top priorities is to make sure that we keep the information we have about you secure. We value our relationship with you. We work hard to preserve your privacy. The very nature of our relationship with you requires us to collect or share certain types of information about you. This privacy notice explains how we use potential, current and former customer information. Please read it carefully.

What Personal Information Do We Have?

We collect only information, such as name, address, social security number, assets, income or employment status, that we need to provide the services you request and to administer your business with us. We may also collect health information as you authorize. We may collect information from:

- you when you complete an application, a fact finder for financial planning, or other form,
- your employer in connection with its sponsoring and administering your retirement plan,
- you when you inquire about or purchase other products from us,
- consumer-reporting agencies, and
- your business dealings with our family of companies or other companies.

How Do We Use Your Personal Information?

We use your personal information described above and may provide it to others:

- to process your requests and transactions,
- to fulfill legal and regulatory requirements,
- to perform services on your behalf,
- for joint marketing purposes.

We do not disclose nonpublic personal information about our potential, current and former customers unless allowed or required by law. The law allows us to share your financial information with our affiliates and others to market products or services to you. These types of disclosures are allowed and cannot be prevented.

Protecting the Confidentiality of Your Personal Information

We only allow access to your personal information to those individuals who need it in order to provide products or services to you. Individuals who have access to your personal information are required to keep it strictly confidential. We maintain safeguards to protect your personal information.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

This notice is being provided by The Lincoln National Life Insurance Company, Lincoln Life & Annuity Company of New York, First Penn-Pacific Life Insurance Company, Lincoln Financial Advisors Corporation and Delaware Investments because you are a customer of one or more of these entities.

©2003 Lincoln National Corporation. All rights reserved.

LLA0403-0071